

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
David L. Warren, Jr.  
Debtor

Case No. 18-01843-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Feb 24, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2023:**

Recip ID	Recipient Name and Address
db	+ David L. Warren, Jr., 209 Ewe Road, Mechanicsburg, PA 17055-4875
5055620	+ Frederic I. Weinberg & Associates, 375 East Elm Street, Suite 210, Conshohocken, PA 19428-1973

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 24 2023 18:41:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Feb 24 2023 18:41:00	Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
5055615	+ Email/Text: rperez@arcadiarecovery.com	Feb 24 2023 18:41:00	Arcadia Recovery Bureau, 645 Penn Street, 4th Floor, Reading, PA 19601-3559
5055617	Email/Text: bankruptcy@cavps.com	Feb 24 2023 18:41:00	Cavalry Portfolio Services, PO Box 27288, Tempe, AZ 85285
5055616	EDI: CAPITALONE.COM	Feb 24 2023 23:49:00	Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285
5057018	+ Email/Text: bankruptcy@cavps.com	Feb 24 2023 18:41:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5055618	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 24 2023 18:45:17	Credit One Bank, NA, PO Box 98875, Las Vegas, NV 89193-8875
5055619	+ EDI: CITICORP.COM	Feb 24 2023 23:49:00	DSNB / Macy's, PO Box 8218, Mason, OH 45040
5055621	+ EDI: IRS.COM	Feb 24 2023 23:49:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5055622	^ MEBN	Feb 24 2023 18:39:19	KML Law Group, PC, BNY Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5055623	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 24 2023 18:45:21	LVNV Funding, LLC, PO Box 10497, Greenville, SC 29603-0497
5081451	Email/PDF: resurgentbknotifications@resurgent.com	Feb 24 2023 18:45:45	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5078510	Email/PDF: resurgentbknotifications@resurgent.com	Feb 24 2023 18:45:23	LVNV Funding, LLC its successors and assigns as, assignee of Capital One, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5078509	Email/PDF: resurgentbknotifications@resurgent.com	Feb 24 2023 18:45:46	LVNV Funding, LLC its successors and assigns

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Total Noticed: 32

			as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5080576	Email/Text: camanagement@mtb.com	Feb 24 2023 18:41:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
5075476	+ Email/Text: camanagement@mtb.com	Feb 24 2023 18:41:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
5055624	+ Email/Text: camanagement@mtb.com	Feb 24 2023 18:41:00	M&T Bank, 1 Fountain Plaza, PO Box 1508, Buffalo, NY 14240-1508
5284220	+ Email/Text: unger@members1st.org	Feb 24 2023 18:41:00	Members 1st Federal Credit Union, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
5055625	+ Email/Text: unger@members1st.org	Feb 24 2023 18:41:00	Members 1st Federal Credit Union, 5000 Louise Drive, PO Box 40, Mechanicsburg, PA 17055-0040
5055626	Email/Text: bankruptcies@penncredit.com	Feb 24 2023 18:41:00	Penn Credit Corporation, PO Box 69703, Harrisburg, PA 17106-9703
5055627	EDI: PRA.COM	Feb 24 2023 23:49:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067
5077315	EDI: PRA.COM	Feb 24 2023 23:49:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5056710	+ EDI: RECOVERYCORP.COM	Feb 24 2023 23:49:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5081977	+ Email/Text: bncmail@w-legal.com	Feb 24 2023 18:41:00	SYNCHRONY BANK / Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
5399178	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 24 2023 18:41:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
5399179	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 24 2023 18:41:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
5079331	EDI: AIS.COM	Feb 24 2023 23:49:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5377776	+ EDI: WFFC2	Feb 24 2023 23:49:00	Wells Fargo Bank, N.A., 3476 Stateview Blvd, Fort Mill, South Carolina 29715-7200
5062960	+ EDI: WFFC2	Feb 24 2023 23:49:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
5055628	+ EDI: WFFC2	Feb 24 2023 23:49:00	Wells Fargo Home Mortgage, Attn: Bankruptcy Department, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Members 1st Federal Credit Union, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 David L. Warren Jr. pmurphy@dplglaw.com, kgreene@dplglaw.com
Thomas Song	on behalf of Creditor WELLS FARGO BANK N.A. tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1

**David L. Warren Jr.**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3100

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-01843-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David L. Warren Jr.

2/24/23**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**